

Form ntefncurv – testntefncurv27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-22360-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael A. Gallo  
16 Maple Ave.  
Westwood, NJ 07675

Social Security No.:  
xxx-xx-8693

Employer's Tax I.D. No.:

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**NOTICE OF RECEIPT OF RESPONSE TO  
NOTICE OF FINAL CURE PAYMENT**

TO: Michael A. Gallo  
Debtor(s)

You are hereby notified that a Response to Notice of Final Cure Payment has been filed. Under Fed. R. Bankr. P. 3002.1(h), if you disagree with the creditor's response, a motion must be filed to determine whether the debtor has cured the default and paid post-petition amounts.

Dated: May 29, 2024  
JAN: dlr

Jeanne Naughton, Clerk

In re:  
Michael A. Gallo  
Debtor

Case No. 19-22360-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 29, 2024

User: admin  
Form ID: ntcfncur

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2024:

Recip ID	Recipient Name and Address
db	+ Michael A. Gallo, 16 Maple Ave., Westwood, NJ 07675-1641

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2024 at the address(es) listed below:

Name	Email Address
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-4, by its Servicing Agent Specialized Loan Servicing LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Susan S. Long	on behalf of Debtor Michael A. Gallo susan@susanlonglaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5